

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Val Melik  
 Debtor

Case No. 17-10980-jkf  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 27

Date Rcvd: May 26, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 28, 2017.

db +Val Melik, 3272 Durham Place, Holland, PA 18966-2934  
 13865185 Amex Department Store, PO BOX 9218, Mason, OH 45040  
 13865187 +BEST BUY/CBNA, P.O. BOX 6497, SIOUX FALLS, SD 57117-6497  
 13865193 +Citizens Bank, Po Box 25410, Woodbury, MN 55125-0410  
 13865196 +FNB Omaha, Po Box 3412, Omaha, NE 68103-0412  
 13865199 ++NATIONWIDE INSURANCE, SERVICE OF PROCESS TEAM, THREE NATIONWIDE PLAZA, MAIL CODE 3-11-310, COLUMBUS OH 43215-2410  
 (address filed with court: NATIONWIDE BANK, 1 NATIONWIDE PLZ, COLUMBUS, OH 43215)  
 13865200 Nissan Infinity, P.O. Box 660366, Dallas, TX 75266-0366  
 13865201 +PNC BANK, P.O. BOX 3180, Pittsburgh, PA 15230-3180

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QRHOLBER.COM May 27 2017 01:03:00 ROBERT H. HOLBER, Robert H. Holber PC,  
 41 East Front Street, Media, PA 19063-2911  
 smg E-mail/Text: bankruptcy@phila.gov May 27 2017 01:13:22 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 27 2017 01:12:27  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov May 27 2017 01:12:53 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 13865186 +EDI: TSYS2.COM May 27 2017 01:03:00 BARCLAYS BANK DELAWARE, 125 S. WEST STREET,  
 WILMINGTON, DE 19801-5014  
 13865189 +EDI: CAPITALONE.COM May 27 2017 01:03:00 CAPITAL ONE BANK, P.O. Box 30253,  
 Salt Lake City, UT 84130-0253  
 13865188 +EDI: CAPITALONE.COM May 27 2017 01:03:00 CAPITAL ONE BANK, P.O. Box 30281,  
 Salt Lake City, UT 84130-0281  
 13865191 +EDI: CHASE.COM May 27 2017 01:03:00 CHASE/BANK, PO BOX 15298, Wilmington, DE 19850-5298  
 13865192 +EDI: CITICORP.COM May 27 2017 01:03:00 CITICARDS CBNA, P.O. Box 6241,  
 Sioux Falls, SD 57117-6241  
 13865190 +EDI: CHASE.COM May 27 2017 01:03:00 Chase Bank USA NA, P.O. Box 15298,  
 Wilmington, DE 19850-5298  
 13865194 EDI: DISCOVER.COM May 27 2017 01:03:00 DISCOVER FINANCIAL SVC, PO BOX 15316,  
 WILMINGTON, DE 19850-5316  
 13865195 +EDI: USBANKARS.COM May 27 2017 01:03:00 Elan Financial Svc, CB Disputes, P.O. Box 108,  
 St. Louis, MO 63166-0108  
 13865197 +E-mail/Text: key\_bankruptcy\_ebnc@keybank.com May 27 2017 01:12:44 KEY BANK,  
 4910 TIEDEMAN RD, BROOKLYN, OH 44144-2338  
 13865198 +E-mail/Text: key\_bankruptcy\_ebnc@keybank.com May 27 2017 01:12:44 KEYBANK NA,  
 4910 TIEDEMAN RD, BROOKLYN, OH 44144-2338  
 13865202 +E-mail/Text: bankruptcyteam@quickenloans.com May 27 2017 01:12:48 QUICKEN LOANS,  
 1050 Woodward Ave, Detroit, MI 48226-1906  
 13865203 +EDI: RMSC.COM May 27 2017 01:03:00 SYNCB/American Signiture, P.O. BOX 965036,  
 ORLANDO, FL 32896-5036  
 13865204 +EDI: RMSC.COM May 27 2017 01:03:00 SYNCB/LOWES, P.O. BOX 965005, ORLANDO, FL 32896-5005  
 13865205 +EDI: RMSC.COM May 27 2017 01:03:00 SYNCB/TJX CO DC, PO BOX 965015,  
 ORLANDO, FL 32896-5015  
 13865206 +EDI: VERIZONEAST.COM May 27 2017 01:03:00 Verizon Pennsylvania, 1717 Arch Street,  
 Philadelphia, PA 19103-2787

TOTAL: 19

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 28, 2017

Signature: /s/Joseph Speetjens

District/off: 0313-2

User: admin  
Form ID: 318

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 25, 2017 at the address(es) listed below:

BRIAN CRAIG NICHOLAS on behalf of Creditor Quicken Loans Inc. bnicholas@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
EMANUEL R. KOSACCI on behalf of Debtor Val Melik ekosacci@mypalaw.com  
MATTEO SAMUEL WEINER on behalf of Creditor Quicken Loans Inc. bkgroup@kmlawgroup.com  
ROBERT H. HOLBER trustee@holber.com, rholber@ecf.epiqsystems.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

**Information to identify the case:**

Debtor 1	<u>Val Melik</u>	Social Security number or ITIN	<b>xxx-xx-2085</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>			
Case number: <b>17-10980-jkf</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Val Melik  
fka Valeri Melik-Bakhtamov

5/25/17

**By the court:** Jean K. FitzSimon  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**